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#6

TRANSMITTAL FORM <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/607,747
			Filing Date	June 30, 2000
			First Named Inventor	Min Shao
			Group Art Unit Number	Unknown
			Examiner Name	Unknown
Total Number of Pages in This Submission		4	Attorney Docket Number	13553-04797

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SIGNATURE OF ATTORNEY OR AGENT			
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Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	August 15, 2001

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PATENT

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Min Shao, et al.
SERIAL NO.: 09/607,747
FILING DATE: June 30, 2000
TITLE: ENHANCING DELINQUENT DEBT COLLECTION USING STATISTICAL
MODELS OF DEBT HISTORICAL INFORMATION & ACCOUNT EVENTS
EXAMINER: Unknown
GROUP ART UNIT: Unknown
ATTY. DKT. NO.: 13553-04797

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Dated: 8/15/01

By: Robert R. Sachs

Robert R. Sachs, Registration No. 42,120

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WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

MIN SHAO, ET AL.

Dated: 8/15/01

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